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AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Previously Amended) A method for operating a server to generate an electronic fund transfer submission for transfer to a payments processor, the electronic fund transfer submission comprising an electronic fund transfer disbursement file and an authorization message of a predetermined data structure, the authorization message being received from a remote client system, the method comprising:
 - generating a digest of the electronic fund transfer disbursement file by performing a hash on the electronic fund transfer disbursement file;
 - transferring the digest to the remote system;
 - transferring authorization control code to the remote system, the authorization control code being executed by the remote system to generate the authorization message on the remote system and return the authorization message to the server, generating the authorization message comprising the following steps:
 - generating additional message attributes;
 - generating authenticated attributes, the authenticated attributes comprising the additional message attributes and the digest;
 - generating a digital signature of the authenticated attributes by passing the authenticated attributes to a file authentication component of the remote system as part of a digital signature request;
 - generating a dummy data string;
 - generating a dummy authorization message with the predetermined data structure by passing the dummy data string to the file authentication component of the remote system as part of an authorization response request, the dummy authorization message including a digest of the dummy data string; a digital signature of the digest

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of the dummy data string, and a digital certificate corresponding to the digital signature;

generating the authorization message from the dummy authorization message by making the following replacements within the dummy authorization message: i) replacing the digest of the dummy data string with the digest of the electronic fund transfer disbursement file as provided by the server; and ii) replacing the digital signature of the digest of the dummy data string with the digital signature of the digest of the electronic fund transfer disbursement file;

the server further receiving the authorization message from the remote system; combining the electronic fund transfer disbursement file with the authorization message to create the electronic fund transfer submission; and transferring the electronic fund transfer submission to the payments processor.

Claims 2 – 4. (Canceled)

5. (Previously Amended) The method of claim 1:
wherein the server further authenticates a user of the remote system by:
obtaining logon credentials identifying the user of the remote system;
determining whether the logon credentials match those of an authorized user; and
the step of transferring the authorization control code to the remote system occurs only if the logon credentials match those of an authorized user.

6. (Previously Amended) The method of claim 5, wherein the server further authenticates the user of the remote system to the payments processor by:
receiving an authentication challenge from the payments processor;
transferring the authentication challenge to the remote system;
receiving an authentication response from the remote system; and

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transferring the authentication response to the payments processor.

7. (Previously Amended) A method for operating a server to generate an electronic fund transfer submission for transfer to a payments processor, the electronic fund transfer submission comprising an electronic funds transfer disbursement file and an authorization message of a predetermined data structure, the authorization message being received from a remote client system, the method comprising:

- generating a digest of the electronic fund transfer disbursement file by performing a hash on the electronic fund transfer disbursement file;
- transferring the digest to the remote system;
- receiving the authorization message from the remote system, the authorization message being generated by the remote system performing the following steps:
 - generating additional message attributes;
 - generating authenticated attributes, the authenticated attributes comprising the additional message attributes and the digest;
 - generating a digital signature of the authenticated attributes;
 - generating a dummy data string;
 - generating a dummy authorization message with the predetermined data structure, the dummy authorization message including a digest of the dummy data string; a digital signature of the digest of the dummy data string, and a digital certificate corresponding to the digital signature;
 - generating the authorization message from the dummy authorization response message by making the following replacements within the dummy authorization message: i) replacing the digest of the dummy data string with the digest of the electronic fund transfer disbursement file as provided by the server; and ii) replacing the digital signature of the digest of the dummy data string with the digital signature of the digest of the electronic fund transfer disbursement file; and

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the server further combining the electronic fund transfer disbursement file with the authorization message to create the electronic fund transfer submission; and transferring the electronic fund transfer submission to the payments processor.

8. (Currently Amended) The method of claim 7 wherein:

generating the digital signature of the authenticated attributes comprises passing the authenticated attributes to a digital signature hardware key as part of a digital signature request message and receiving, in response, the digital signature of the authenticated attributes; and

generating the dummy authorization response message comprises passing the dummy data string to the a digital signature hardware key as part of an authorization response request message and receiving, in response, the dummy authorization response message in the predetermined data structure.

Claims 9 - 10. (Canceled)

11. (Previously Amended) The method of claim 8, further comprising:

wherein the server further authenticates a user of the remote system by:

obtaining logon credentials identifying the user of the remote system;

determining whether the logon credentials match those of an authorized user;

and

the step of transferring the digest to the remote system occurs only if the logon credentials match those of an authorized user.

12. (Previously Amended) The method of claim 11, wherein the server further authenticates the user of the remote system to the payments processor by:

receiving an authentication challenge from the payments processor;

transferring the authentication challenge to the remote system;

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receiving an authentication response from the remote system; and
transferring the authentication response to the payments processor.

Claims 13 – 18 (Canceled).